



4-19-05

FFW

Customer No. 31013

Attorney Docket No. 003184/00044

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Steven Freiberg Group Art Unit: 3622
Serial No.: 10/824,935 Examiner: K. H. Le
Filed: April 15, 2004
For: **CREDIT CARD REWARDS PROGRAM SYSTEM AND METHOD**

April 12, 2005

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant respectfully submits this Information Disclosure Statement pursuant to 37 CFR. §§ 1.97 and 1.98 in order to comply with the duty of disclosure under 37 CFR. § 1.56.

The enclosed From PTO/SB/08A lists ten (10) references of which Applicant is aware. A copy of each of the listed references is enclosed.

Applicant respectfully requests that the listed references be made of record in this application. Early and favorable action is earnestly solicited.

The citation or characterization of any reference in this Information Disclosure Statement is not to be construed as a representation that such reference is necessarily relevant or is prior art.

CERTIFICATE OF EXPRESS MAIL UNDER 37 CFR 1.10

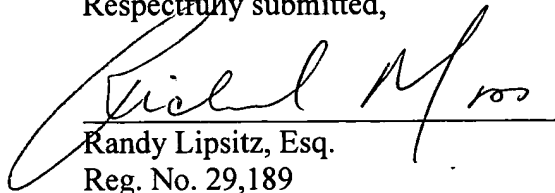
"Express Mail" mailing label number: EL962386345US
Date of Deposit: April 12, 2005

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, Mail Stop Amendment.

Dawn Samraan
Name
Dawn Samraan
Signature

The above papers are being submitted before the mailing of a first Office Action on the merits. Accordingly, no fee is believed due. Please charge any fee deficiency to Deposit Account No. 50-0540.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Randy Lipsitz", is written over a horizontal line.

Randy Lipsitz, Esq.

Reg. No. 29,189

Richard L. Moss, Esq.

Reg. No. 39,782

Attorneys for Applicant

KRAMER LEVIN NAFTALIS & FRANKEL LLP

919 Third Avenue

New York, New York 10022

(212) 715-9100

Please type a plus sign (+) inside this box:

+

APR 12 2005

PTO/SB/08A (10-96)

Approved for use through 10/31/99. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no person is required to respond to a collection of information unless it contains a valid OMB control number.

Complete if Known

(use as many sheets as necessary)

Sheet	1	of	2
-------	---	----	---

Application Number	10/824,935
Filing Date	April 15, 2004
First Named Inventor	Steven FREIBERG
Group Art Unit	3622
Examiner Name	K. H. Le
Attorney Docket Number	003184/00044

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A	5,056,019		Schultz et al.	10/08/1991	
	B	5,466,919		Hovakimian	11/14/1995	
	C	5,513,102		Auriemma	04/30/1996	
	D	5,537,314		Kanter	07/16/1996	
	E	5,945,653		Walker et al.	08/31/1999	
	F	6,018,718		Walker et al.	01/25/2000	
	G	6,842,739	B2	Postrel	01/11/2005	
	H	6,847,935	B1	Solomon et al.	01/25/2005	

[illegible]

**Date
Considered**

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.

Please type a plus sign (+) inside this box →

+

PTO/SB/08A (10-96)

Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

2

of

2

Complete if Known

Application Number	10/824,935
Filing Date	April 15, 2004
First Named Inventor	Steven FREIBERG
Group Art Unit	3622
Examiner Name	K. H. Le
Attorney Docket Number	003184/00044

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	I	Materials from <www.carmilesplus.com> (9 sheets)	
	J	Materials from <www.frequentdrivermiles.com> (4 sheets)	

Examiner
Signature

Date
Considered

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.